



From the office of the Corporate Counsel

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D256 5-4-96 JAN 22 '96

15th January 1996

**ORIGINAL
FILE COPY**

960072-77

Florida Public Services Commission
Division of Administration, Room G-50
101 East Gaines Street
Tallahassee, Florida 32399-0850

Dear Sirs:

Enclosed please find STARTEC, Inc's duly completed application for Authority to Provide Interexchange Telecommunications Service within the State of Florida.

STARTEC is a "Foreign Corporation" incorporated in the state of Maryland. STARTEC has been duly authorized to transact business within the State of Florida. A copy of the same is included for your perusal.

If you should have any further questions, please do not hesitate to contact the undersigned.

Thank you.

Suhail A. Nathani, Esq.

RECEIVED
FLORIDA PUBLIC
SERVICE COMMISSION
MAIL ROOM
JAN 19 AM 11:47

DOCUMENT NUMBER-DATE

State of Florida



Department of State

I certify from the records of this office that STARTEC, INC. doing business in Florida as MARYLAND STARTEC, INC., is a corporation organized under the laws of Maryland, authorized to transact business in the State of Florida, qualified on September 20, 1995.

The document number of this corporation is F95000004584.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1995, and its status is active.

I further certify that said corporation has not filed a Certificate of Withdrawal.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Eighth day of November, 1995



CR2EO22 (1-95)

Sandra B. Northam

Sandra B. Northam
Secretary of State

**** APPLICANT ACKNOWLEDGEMENT STATEMENT ****

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding AAV service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement. Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree.

UTILITY OFFICIAL:

f. Nathani
Signature

1/3/95
Date

Suhail A. Nathani, Esq.

General Counsel
Title

(301)365-8959
Telephone No.

1. This is an application for (check one):

- Original Authority (New company).
- Approval of Transfer (To another certificated company).
- Approval of Assignment of existing certificate (To a noncertificated company).
- Approval for transfer of control (To another certificated company).

2. Select what type of business your company will be conducting (check all that apply):

- Facilities based carrier - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
- Operator Service Provider - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- Switchless rebiller - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- Multi-Location Discount Aggregator - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

STARTEC, Inc.

4. Name under which the applicant will do business (fictitious name, etc.):

5. National address (including street name & number, post office box, city, state and zip code).

Maryland STARTEC, Inc.
10411 Motor City Drive
Suite 301, Bethesda, MD 20817

6. Florida address (including street name & number, post office box, city, state and zip code):

825 Thomasville Road
Tallahassee, FL 32303

7. Structure of organization;

Individual Corporation
 Foreign Corporation Foreign Partnership
 General Partnership Limited Partnership
 Other, _____

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: F 95000004584

- (b) Name and address of the company's Florida registered agent. Ed Blanton
STARTEC, Inc
825 Thomasville Rd., Tallahassee, FL 32303
- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number: _____

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

- (1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

NO

- (2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

NO

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

- (a) The application;

Suhail A. Nathani, Esq.
General Counsel, STARTEC, Inc. 10411 Motor City Dr.
Suite 301, Bethesda, MD 20817, Tel. # 301-365-8959

- (b) Official Point of Contact for the ongoing operations of the company;

Ram Mukunda
President (as above)

(c) Tariff;

Suhail A. Nathani, Esq.
General Counsel (as above)

(d) Complaints/Inquiries from customers;

Suhail A. Nathani, Esq.
General Counsel (as above)

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

MD, NJ, NY, VA, MASS, TX, CT, DC

(b) Has applications pending to be certificated as an interexchange carrier.

CA, PA

(c) Is certificated to operate as an interexchange carrier.

As in (a) above

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.

None

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

None

(f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

None

12. What services will the applicant offer to other certificated telephone companies:

- () Facilities. () Operators.
() Billing and Collection. () Sales.
() Maintenance.
() Other: _____

13. Do you have a marketing program?

Yes

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises?
- Offer multi-level sales incentives?
- Offer other sales incentives?

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).
Standard Agent Package paying commissions of between 7-10%

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers. Business customers.
- PATS providers. PATS station end-users.
- Hotels & motels. Hotel & motel guests.
- Universities. Univ. dormitory residents.
- Other: (specify) _____.

17. Please provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

Yes

(b) Name and address of the firm who will bill for your service.

USBI
9311 San Pedro, Suite 300
San Antonio, TX 78216

18. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

See Annexure I

19. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with route specific rates per minute
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)
 Method of access is via dedicated facilities
 Method of access is via switched facilities

Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

Travel Service
 Method of access is 950
 Method of access is 800

900 service

- Operator Services**
 Available to presubscribed customers
 Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals.
 Available to inmates

Services included are:

- Station assistance
 Person to Person assistance
 Directory assistance
 Operator verify and interrupt
 Conference Calling

20. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

10XXX or 1-800-XXX-XXXX

21. Other:

ATTACHMENTS:

- A - CERTIFICATE TRANSFER STATEMENT
B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
C - INTRASTATE NETWORK
APPLICANT ACKNOWLEDGEMENT STATEMENT
D - FLORIDA TELEPHONE EXCHANGES and EAS ROUTES
E - GLOSSARY

FORM PSC/CMU 31 (11/91)

**** APPENDIX A ****

CERTIFICATE TRANSFER STATEMENT

I, (TYPE NAME) _____,
(TITLE) _____, of (NAME OF COMPANY)
_____, and current
holder of certificate number _____, have reviewed
this application and join in the petitioner's request for a
transfer of the above-mention certificate.

UTILITY OFFICAL:

_____	_____
Signature	Date
_____	_____
_____	_____
Title	Telephone No.

N.A.

**** APPENDIX C ****

INTRASTATE NETWORK

1. **POP:** Addresses where located, and indicate if owned or leased.

1) 2)

3) 4)

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

1) 2)

3) 4)

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

1) POP-to-POP TYPE OWNERSHIP

2) FL to Wash. DC Fiber Leased

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

STARTEC intends to offer services from all major exchanges in FL. through a combination of Travel Cards and FGD Access.

5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

STARTEC complies with similar restrictions imposed by other state PUCs. Our digital switches have software which do not allow such intralata calls to be completed. They are passed on to the LEC.

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has () or has not (xx) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

- a) What services have been provided and when did these services begin?
- b) If the services are not currently offered, when were they discontinued?

UTILITY OFFICIAL:

f. Nathani
Signature

1/3/95
Date

Suhail A. Nathani, Esq.

General Counsel
Title

(301) 365-8959
Telephone No.

**** APPENDIX D ****

FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**** FLORIDA EAS FOR MAJOR EXCHANGES ****

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haver, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:		Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.

** FLORIDA EAS MAJOR EXCHANGES CONTINUE **

DAYTONA BEACH: New Smyrna Beach.

TAMPA: CentralNone
EastPlant City
NorthZephyrhills
SouthPalmetto
WestClearwater

CLEARWATER: St. Petersburg, Tampa-West and
Tarpon Springs.

ST. PETERSBURG: Clearwater.

LAKELAND: Bartow, Mulberry, Plant City,
Polk City and Winter Haven.

ORLANDO: Apopka, East Orange, Lake
Buena Vista, Oviedo,
Windermere, Winter Garden,
Winter Park, Montverde, Reedy
Creek, and Oviedo-Winter
Springs.

WINTER PARK: Apopka, East Orange, Lake
Buena Vista, Orlando, Oviedo,
Sanford, Windermere, Winter
Garden, Oviedo-Winter Springs
Reedy Creek, Geneva and
Montverde.

TITUSVILLE: Cocoa and Cocoa Beach.

COCOA: Cocoa Beach, Eau Gallie,
Melbourne and Titusville.

MELBOURNE: Cocoa, Cocoa Beach, Fau Gallie
and Sebastian.

SARASOTA: Bradenton, Myakka and Venice.

FT. MYERS: Cape Coral, Ft. Myers Beach,
North Cape Coral, North Ft.
Myers, Pine Island, Lehigh
Acres and Sanibel-Captiva
Islands.

** FLORIDA EAS MAJOR EXCHANGES CONTINUE **

NAPLES:	Marco Island and North Naples.
WEST PALM BEACH:	Boynton Beach and Jupiter.
POMPANO BEACH:	Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.
FT. LAUDERDALE:	Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.
HOLLYWOOD:	Ft. Lauderdale and North Dade.
NORTH DADE:	Hollywood, Miami and Perrine.
MIAMI:	Homestead, North Dade and Perrine

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

TABLE OF CONTENTS

	<u>PAGE</u>
TABLE OF CONTENTS	1
TITLE PAGE	2
CHECK SHEET	3
EXPLANATION OF SYMBOLS	4
SECTION 1 - Technical Terms and Abbreviations	5
SECTION 2 - Rules and Regulations	6
SECTION 3 - Explanation of Rates	13
SECTION 4 - Description of Services and Rates	15

Issued: January 18, 1996

Effective: _____ 1996

Issued by: Suhail A. Nathani, Esq.
General Counsel
STARTEC, Inc
10411 Motor City Drive, Suite 301
Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

TITLE SHEETFLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and applicable to the furnishing of service and facilities for telecommunications services provided by STARTEC, Inc. with its resident office in Florida at 825 Thomasville Road, Tallahassee, FL 32303 and its principal office at 10411 Motor City Drive, Suite 301, Bethesda, MD 20817. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission and copies may be inspected at the Company's principal place of business.

Issued: January 18, 1996

Effective: _____ 1996

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General Counsel
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10411 Motor City Drive, Suite 301
Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

CHECK SHEET

Sheets 1 through 15 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
1.1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original
20	Original
21	Original

Issued: January 18, 1996

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Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

EXPLANATION OF SYMBOLS

- D - Delete or Discontinue
- I - Change Resulting in an Increase to Customer Bill
- M - Moved From Another Tariff Location
- N - New
- R - Change Resulting in an Increase to Customer Bill
- T - Change in Text or Regulation But No Change in Rate or Charge

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the customer's locations to a STARTEC, Inc. network switching center.

Authorization Code - A numerical code, one or more of which are available to a customer to enable him/her to access the carrier, and which are used by the carrier both to prevent unauthorized access to its facilities and to identify the customer for billing purposes.

Company or Carrier - STARTEC, Inc.

Customer - The person or spouse of the person, firm, corporation or other entity which orders the service and is responsible for payment of charges due and compliance with the Carrier's tariff regulation.

Day - From 8:00 am up to but not including 5:00 pm local time Monday through Friday.

Evening - From 5:00 pm up to but not including 11:00 pm local time Sunday through Friday.

Holidays - New Year's Day, Independence Day, Thanksgiving Day, and Christmas Day.

Night/Weekend Rate Period - The Night Rate Period is 12 Midnight to, but not including, 8 AM and 11 PM to Midnight Monday through Friday; All Day Saturday and Sunday, up to 8 AM Monday.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2. REGULATIONS

2.1 Undertaking of the Company

The Company undertakes to provide telecommunications services within the state of Florida in accordance with the terms and conditions set forth in this tariff. The Company serves both residential and business customers.

2.2 Shortage of Facilities

All service is subject to the availability of suitable facilities. The Company reserves the right to limit the length of communications or to discontinue furnishing services when necessary because of the lack of satellite or other transmission medium capacity or because of any cause beyond its control.

2.3 Liability of the Company

2.3.1 The Company shall not be liable for any failure of performance hereunder due to causes beyond its control, including but not limited to acts of God, fires, flood or other catastrophes; any law, order, regulation, directive, action or request of the United States Government, or any other government, including state and local government having jurisdiction over the Company, or of any department, agency, commission, bureau, corporation or other instrumentality of any one or more of said governments, or of any civil or military authority; national emergencies, insurrections, riots, wars or other labor difficulties.

2.3.2 The Company shall not be liable for any act or omission of any other entity furnishing to the Customer facilities, equipment, or services used with the Company's services. Nor shall the Company be liable for any damages or losses due to the failure or negligence of the Customer or due to the failure of Customer-provided equipment, facilities or services.

Issued: January 18, 1996

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10411 Motor City Drive, Suite 301
Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2. REGULATIONS (Cont'd)

2.4 Claims

The Company shall be indemnified and saved harmless by the Customer from and against all loss, liability, damage and expense, due to claims for libel, slander, or infringement of copyright in connection with the material transmitted over the Company's facilities; and any other claim resulting from any act or omission of the Customer or patron(s) of the Customer relating to the use of the Company's facilities.

2.5 Provision of Equipment and Facilities

2.5.1 Except as otherwise indicated, customer-provided station equipment at the Customer's premises for use in connection with this service shall be so constructed, maintained and operated as to work satisfactorily with the facilities of the Company.

2.5.2 The Company shall not be responsible for the installation, operation or maintenance of any Customer-provided communications equipment. Where such equipment is connected to service furnished pursuant to this tariff, the responsibility of the Company shall be limited to the furnishing of services under this tariff and to the maintenance and operation of such services in the proper manner. Subject to this responsibility, the Company shall not be responsible for:

- the through transmission of signals generated by Customer-provided equipment or for the quality of, or defects in, such transmission; or
- the reception of signals by Customer-provide equipment; or
- network control signalling where such signalling is performed by Customer-provided network control signalling equipment.

Issued: January 18, 1996

Effective: _____ 1996

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Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2. REGULATIONS (Cont'd)

2.6 Cancellation or Interruption of Services

Services may be discontinued or temporarily suspended by the Company, without notice to the Customer, by blocking traffic from certain cities or NPA exchanges, or Individual Line Numbers, or by blocking calls using certain Authorization Codes, when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as it can be provided without undue risk.

2.7 Obligations of the Customer2.7.1 Customer Premises Provisions

- The Customer shall provide the personnel, power and space required to operate all facilities and associated equipment installed on the premises of the Customer.
- The Customer shall be responsible for providing Company personnel access to premises of the Customer at any reasonable hour for the purpose of testing the facilities or equipment of the Company.

2.7.2 Liability of the Customer

The Customer will be liable for damages to the facilities of the Company caused by negligence or willful acts of its officers, employees, agents or contractors of the Customer.

2.8 Use of Service

2.8.1 Services provided under this tariff may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.

2.8.2 The use of the Company's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.

Issued: January 18, 1996

Effective: _____ 1996

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General Counsel
STARTEC, Inc
10411 Motor City Drive, Suite 301
Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2. REGULATIONS (Cont'd)

- 2.8.3 The use of the Company's services without payment for service of attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.8.4 The Company's services are available for use twenty-four hours per day, seven days per week.
- 2.8.5 Service provided under this tariff shall be used for any unlawful purpose.
- 2.8.6 Customers of service provided under this tariff may authorize or permit others to use these services, and may resell or share such services subject to the regulations contained in this tariff. The Customer remains responsible to the Company for payment of all charges for services used by others pursuant to this paragraph, with or without the Customer's knowledge; and is responsible for notifying the Company immediately in writing of any unauthorized use of services.

2.9 Customer Equipment and Channels2.9.1 Interconnection of Facilities

- Interconnection between Customer-provided and Company-provided service must be made by the Customer by leased channel or dial-up service. The forms of interconnection available for use with particular services are set forth in Section 4, following.
- In order to protect the Company's facilities and personnel and the services furnished to other customers by the Company from potentially harmful effects, the signals applied to the Company's service shall be such as not to cause damage to the facilities of the Company. Any special interface equipment necessary to achieve the compatibility between facilities of the Company and the Channels or facilities of others shall be provided at the Customer's expense.

Issued: January 18, 1996

Effective: _____ 1996

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STARTEC, Inc
10411 Meteor City Drive, Suite 301
Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2. REGULATIONS (Cont'd)

2.9.2 Inspections

- The Company may, upon notification to the Customer, at a reasonable time, make such tests and inspections as may be necessary to determine that the requirements of this tariff are being complied with in the installation, operation and maintenance of Customer-provided equipment and in the wiring of the connection of Customer channels to Company-owned facilities; and may, without liability, temporarily suspend service while making such tests and inspections, and thereafter until any violations of such requirements are corrected.
- If the protective requirements in connection with Customer-provided equipment are not being complied with, the Company may take such action as necessary to protect its facilities and personnel and will promptly notify the Customer by registered mail in writing of the need for protective action. In the event that within the time specified in the notice that corrective action has been taken, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities and personnel from harm. The Company will upon request 24 hours in advance provide Customer with a statement of technical parameters that the Customer's equipment must meet.

2.10 Payment Arrangements2.10.1 Payment for Service

- The Customer is responsible for payment of all charges for facilities and services furnished by the Company.
- Bills are due and payable upon receipt. If the Customer's net bill is not paid (payment received by the Company) within thirty (30) days after the invoice date listed on the bill it shall become a delinquent bill and will be subject to late payment fees as stated in Section 5 of this tariff.

Issued: January 18, 1996

Effective: _____ 1996

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General Counsel
STARTEC, Inc
10411 Motor City Drive, Suite 301
Bethesda, MD 20817

DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2. REGULATIONS (Cont'd)

2.11 Compliance with RULE 24-25.490(3)

- STARTEC, Inc. does not collect any deposits from the customer.
- STARTEC, Inc. reserves the right to collect in advance payments which are not in excess of one month's estimated charges. This will be applied against the next month's charges and if necessary a new advance payment will be collected for the next month.

2.12 Discontinuance of Service for Cause

Without incurring liability, the Company may discontinue the provision of service to a Customer or to a particular Customer location, or may withhold the provision of ordered or contracted services:

- For nonpayment of any sum due the Company for more than thirty days after issuance of the bill for the amount due,
- For violation of any of the provisions of this tariff,
- For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over the Company's services, or
- By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting the Company from furnishing its services.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

2.13 Taxes

The rates quoted in this tariff do not include federal excise taxes, and state and local sales, use, and similar taxes. Customer is responsible for payment of all taxes. Customer is responsible for payment of these taxes, which are billed as separated line items. In addition, all services billed to a Customer location in any state that imposes a gross receipts or similar tax upon the Company with respect to such interstate services will be subject to a surcharge in the amount of such tax.

2.14 Employee Concessions

Any Employee of the Company in good standing for three months or longer may receive any of the Company's services 25% below the tariffed rate as a concession.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

3.0 EXPLANATION OF RATES

The regulations set forth in this section explain how to apply the rate tables associated with the various service offering described in Section 4, following.

3.1 Timing of Calls

Billing for calls placed over the Company's network is based in part on the duration of the call. Timing of each call begins as specified below, and ends when the called party hangs up.

- (a) Collect Calls - Timing begins when the called party accepts the responsibility for payment.
- (b) Person-to-Person Calls (other than Collect) - Timing begins when the designated party comes on the line, or when the caller agrees to speak with a substitute party.
- (c) All Other Calls - Timing begins when Answer Supervision is received from the Distant-End Local Exchange Carrier. Hardware Answer Supervision is utilized in all areas where Equal Access (FGD) Service is available.

3.3 Time Periods for Rate Applicability

The following time periods apply to rates for all services unless stated to the contrary in Section 4, following.

- (a) Day Rate Period - The Day Rate Period is 8 AM to, but not including, 5 PM Monday through Friday.
- (b) Evening Rate Period - The Evening Rate Period is 5 PM to, but not including, 11 PM Monday through Friday and 5 PM to, but not including, 11 pm Sunday.
- (c) Night Rate Period - The Night Rate Period is 12 Midnight to, but not including, 8 AM and 11 PM to Midnight Monday through Friday; All Day Saturday and Sunday, up to 8 AM Monday.

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- (d) Holidays - On Holidays, Evening Rates apply at all times, unless a lower rate would normally apply.
- (e) Calls which overlap rate periods will be charged according to the rates applicable to the time recorded when the call commenced.

3.4 Minimum Call Completion Rate:

A customer can expect a call completion rate of not less than 90% during peak periods for all FGD services ("1+ dialling).

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

4. DESCRIPTION OF SERVICES AND RATES

4.1 STARTEC 1+ Service4.1.1 Description of Service

STARTEC 1+ Service consists of the furnishing of switched message telephone service between the telephone stations within the United States of America. Such service is available twenty-four (24) hours a day, seven (7) days a week.

The Company's customers may place calls from any location in the United States where the Company subscribes to local exchange access service. Customer will be charged for calls based on the class of service, the time of day, and the duration of the call, as set forth in 4.1.2, below. Service is provided only to Customers who have established an account with the Company; calls that are not identified by the ANI or Authorization Code of an established Customer will be blocked.

Access to STARTEC 1+ Service is available to Customers who subscribe to local exchange telephone company's interstate End User Common Line Service, and to their authorized Users. Access is obtained either by pre-subscription to the Company as the primary inter-exchange carrier for the end user common line; or by dialing an access code assigned to the Company through the local exchange telephone company. Access to WATS service is available via dedicated access lines from the Customer's premises to Company's point-of-presence.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

4. SERVICE OFFERING (Cont'd)

4.1 STARTEC 1+ Service (Cont'd)4.1.2 Rates(a) Per Minute Charges

The following charges apply to STARTEC 1+ Service calls completed by the Company:

Basic STARTEC ServiceDay Rates

Mileage Band	1st Min. & Add'l. Min.
1 - 20	\$.20
21 - 40	.20
41 - 70	.20
71 - 100	.20
101 - 150	.20
151 - 330	.20
331 - over	.20

\$0-\$75 average monthly billing.

Full minute billing.

Evening Rates & Night Rates:

Mileage Band	1st Min & Add'l.Min.
1 - 20	\$.13
21 - 40	.13
41 - 70	.13
71 - 100	.13
101 - 150	.13
151 - 330	.13
331 - over	.13

\$0-\$70 average monthly billing.

Full minute billing.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

4. SERVICE OFFERING (Cont'd)
 4.1 STARTEC 1+ Service (Cont'd)

Wats I ServiceDay, Evening and Night Rates

Mileage Band	1st Min. & Add'l. Min.
1 - 20	\$.16
21 - 40	.16
41 - 70	.16
71 - 100	.16
101 - 150	.16
151 - 330	.16
331 - over	.16

\$70-\$150 average monthly billing.

Minimum thirty second billing and in increments of six seconds.

Recurring monthly service charge: \$7.50

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

4.2.0 800 Service:4.2.1 Description of Service:

800 Service is an inbound-only service which allows callers located in the United States to place toll-free calls to a customer by dialling an assigned telephone number in the 800 area code. The customer designates how the 800 number will be terminated. The number can be assigned either to a local exchange number or a dedicated access line (for which the customer is charged).

800 Service is offered at a flat rate of \$.20 cents per minute (0-100 interstate average monthly billing/Alaska and Hawaii calls add an additional \$.10 cents per minute. Recurring monthly charge per account: \$7.50.

DEDICATED 800 SERVICE

For \$5,000 - \$7,500 monthly usage:

Flat rate: \$.155 per minute

Recurring monthly charge: \$100 plus local exchange carrier access installation charge.

For \$7,500 + monthly usage:

Flat rate: \$.135 per minute

Recurring monthly charge: \$100 plus local exchange carrier access installation charge.

4.3.0 Directory Assistance Calls

Interstate directory assistance calls will be completed for STARTEC 1+ service users at a charge of \$.65 per call. No other rates or discounts are applicable to such calls. STARTEC does not offer Intrastate directory assistance services.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

4.4.0 Debit Card Calls:**Description of the Service:**

This service is a pre-paid service which enables the caller to access STARTEC's network via a toll free number. Calls can be made from any touch tone telephone in the contiguous United States and the prepaid account will be decremented based on the destination called and the duration of the call.

4.4.1 Regulations:

In addition to the general Regulations contained in this Tariff, the following Regulations apply specifically to STARTEC, Inc.'s Debit Card Product:

- (A) The following types of calls are not permitted through the Debit Card Service:
 - Calls to Directory Assistance Services
 - 700, 800, 900, 950 Numbers or any Pay per Call Services
- (B) Calls may only be charged against a STARTEC Debit Card Service that has sufficient available balance
- (C) The Debit Card will be valid as per the date printed on the package
- (D) Under no circumstances will STARTEC, Inc. be liable for lost, stolen, mis-placed, fraudulent or mis-used debit cards.

4.4.2 Rates and Charges:

In addition to the rates contained herein, an additional surcharge of \$0.50 cents per minute will be added for all debit card calls.

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

4.4.0 Operator Service Calls:Description of the Service:

STARTEC, Inc. offers operator services to customers who are pre-subscribed to the Company's 1+ services. Under no circumstances shall the Company's rate exceed AT&T's daytime rate + Operator Service Charge.

4.4.1 Rates and Charges:

In addition to the rates contained herein, the following charges will apply:

collect station to station	\$1.50
collect person to person	\$3.00
person to person	\$3.00
station to station	\$1.50

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DOMESTIC INTRASTATE TELECOMMUNICATIONS SERVICES

5.0. MISCELLANEOUS CHARGES

5.1.0 Late Payment Charge:

Any charges accrued under this Tariff that are not paid in full within the time provided by this Tariff, will be subject to the following late payment charge:

1.5%/month

5.2.0 Uncollectible Check Charge:

For any check returned to STARTEC for any reason whatsoever will be subject to the following fee:

\$25.00 per returned check

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